VIETNAM JOINT STOCK COMMERCIAL BANK THE SOCIAL REPUBLIC OF VIETNAM FOR INDUSTRY &TRADE

Independence - Freedom - Happiness

Hanoi, 18th August 2025

No: 804 /HDQT-NHCT-VPHDQT1

Re: Disclosure of decision to change the location for

VietinBank's Cao Bang Branch.

EXTRAORDINARY INFORMATION DISCLOSURE

Respectfully to: - The State Securities Commission;

- Viet Nam Stock Exchange;

- Ho Chi Minh Stock Exchange;

- Ha Noi Stock Exchange.

1. Company name: Viet Nam Joint Stock Commercial Bank for Industry & Trade

- Securities code: CTG

- Head office: No. 108 Tran Hung Dao Street, Cua Nam Ward, Ha Noi City

Telephone: +84 24.39421030

Email: investor@vietinbank.vn

2. Content of information disclosure:

On 18/8/2025, on the basis of the opinion of the State Bank of Vietnam - Region 5 Branch, General Director of Vietnam Joint Stock Commercial Bank for Industry and Trade (VietinBank) has issued Decision No. 2495/QD-TGD-NHCT-NS1 to change the location for VietinBank's Cao Bang Branch since 25/8/2025 as follows:

- Current location: Phoenix Building, Kim Dong Street, Thuc Phan Ward, Cao Bang Province.
- New location: No. 064 Hoang Dinh Giong Street, Thuc Phan Ward, Cao Bang
- Name (unchanged): Vietnam Joint Stock Commercial Bank for Industry and Trade - Cao Bang Branch.
- 3. The information is announced on electronic website of VietinBank on 48 / 8 /2025 at https://investor.vietinbank.vn/Filings.aspx.

We hereby commit that the disclosed information above is true and entirely responsible for the contents of published information.

Recipients:

- As above;
- Archive in VP, VPHDQT1.

LEGAL REPRESENTATIVE CHAIRMAN OF THE BODS

Tran Minh Binh